

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

ARETHA BLAKE-ARROYO
MARCELINO ARROYO
Debtor(s)

Case No. 19-25712

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2019.
- 2) The plan was confirmed on 10/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/01/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/03/2020, 06/08/2021, 09/20/2022, 12/05/2022.
- 5) The case was completed on 08/07/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,091.00.
- 10) Amount of unsecured claims discharged without full payment: \$33,078.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,232.00
Less amount refunded to debtor	\$372.00

NET RECEIPTS: \$60,860.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,767.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,277.71

Attorney fees paid and disclosed by debtor: \$2,690.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
RYAN L. GENTILE	Attorney Fee	\$2,690.00	\$4,510.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	4,072.00	4,252.83	4,252.83	1,924.02	0.00
BANK OF AMERICA	Unsecured	343.00	NA	NA	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Secured	0.00	68.05	68.05	68.05	0.00
M & T BANK	Secured	NA	17,767.95	17,767.95	17,767.95	0.00
M & T BANK	Secured	24,993.29	28,228.43	28,228.43	28,228.43	0.00
PORTFOLIO RECOV ASSOCIATES LLC	Unsecured	3,743.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	NA	3,279.01	3,279.01	1,483.46	0.00
QUANTUM3 GROUP LLC	Unsecured	2,128.00	2,328.58	2,328.58	1,053.47	0.00
SA-VIT COLLECTION AGENCY	Unsecured	315.00	NA	NA	0.00	0.00
SA-VIT COLLECTION AGENCY	Unsecured	360.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	291.00	430.88	430.88	194.93	0.00
TEANECK DENTAL ASSOCIATES	Unsecured	8,985.41	NA	NA	0.00	0.00
TEANECK FEDERAL CREDIT	Unsecured	11,443.00	NA	NA	0.00	0.00
UNIVERSITY REPRODUCTIVE ASSOC	Unsecured	NA	0.00	0.00	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	3,701.00	4,115.69	4,115.69	1,861.98	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$45,996.38	\$45,996.38	\$0.00
Debt Secured by Vehicle	\$68.05	\$68.05	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$46,064.43	\$46,064.43	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,406.99	\$6,517.86	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,277.71</u>	
Disbursements to Creditors	<u>\$52,582.29</u>	
TOTAL DISBURSEMENTS :		<u>\$60,860.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/12/2024

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.